Fill in this information to identify the case:

Debtor 1 Zakiyyah L. Suluki

Debtor 2 ____________________
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of PA
(State)

Case number 17-12835-pmm

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: Mill City Mortgage Loan Trust 2019-GS2

Court claim no. (if known): 5

Last 4 digits of any number you use to identify the debtor's account: ******8984

Property address:
4426 Overbrook Avenue
Number Street

____

Philadelphia PA 19131
City State ZIP Code

Part 2: Prepetition Default Payments

Check one:

☑ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.

☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: $ __________

Part 3: Postpetition Mortgage Payment

Check one:

☐ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: ____/____/______
MM / DD / YYYY

☑ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total postpetition ongoing payments due:	(a)	$ 4,278.06
b. Total fees, charges, expenses, escrow, and costs outstanding:	+ (b)	$ 0.00
c. **Total**. Add lines a and b.	(c)	$ 4,278.06

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on: 08 / 01 / 2024
MM / DD / YYYY

Debtor 1 Zakiyyah L. Suluki
First Name Middle Name Last Name

Case number (*if known*) 17-12835-pmm

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

☐ I am the creditor.

☑ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

✘ /s/ Wendy Locke
Signature

Date 10 / 10 / 2024

Print Wendy Locke
First Name Middle Name Last Name

Title Agent for Creditor

Company Aldridge Pite, LLP

If different from the notice address listed on the proof of claim to which this response applies:

Address 3333 Camino del Rio South, Suite 225
Number Street

San Diego CA 92108
City State ZIP Code

Contact phone (858) 750 - 7600

Email wlocke@aldridgepite.com

Certificate of Service

I hereby certify that a copy of the foregoing Response to Notice of Final Cure Payment was served on the parties listed below by postage prepaid U.S. Mail, First Class or served electronically through the Court's ECF System at the e-mail address registered with the Court on

Date: October 10, 2024

Chapter 13 Trustee:	KENNETH E. WEST
Trustee Address:	Office of the Chapter 13 Standing Trustee 1234 Market Street - Suite 1813 Philadelphia, PA 19107
Trustee Email:	ecfemails@ph13trustee.com
Debtor's Counsel Name:	MICHAEL I. CIBIK
Debtor's Counsel Address:	Cibik Law, P.C. 1500 Walnut St Ste 900 Philadelphia, PA 19102
Debtor's Counsel Email:	help@cibiklaw.com
Debtor 1 Name:	Zakiyyah L. Suluki
Debtor's Mailing Address:	4426 Overbrook Avenue Philadelphia, PA 19131

/s/ Cecilia Metcalf

DEBTOR:	Suluki
CASE NUMBER:	17-12835-pmm
DATE OF REVIEW:	10/8/2024
BK FILING DATE:	4/24/2017
DUE DATE AT FILING:	
SUSPENSE AT TIME OF FILING:	
Contractual Due Date	8/1/2024

POST-PETITION PAYMENT DEFAULT

DATE DUE	THRU	# OF PMTS	MNT AMOUN	TOTAL DUE
8/1/2024	10/1/2024	3	$1,426.02	$4,278.06

Delinquent Amount	$4,278.06
Less Debtor Suspense	
Total Delinquency	$4,278.06

Tran Type	Date Received	Post Funds Received	Credit No PCH Filed	Post Due Date	Post-Peition Amount Due	Post Suspense	Debtor Suspense Balance	Comment
	2/25/2020	$1,206.00		2/1/2020	$1,206.00			Loan Modification
	3/18/2020	$1,254.18		3/1/2020	$1,254.18			
	6/11/2020	$2,508.36		4/1/2020	$1,254.18	$1,254.18	$1,254.18	
	6/11/2020			5/1/2020	$1,254.18	-$1,254.18		
	6/25/2020	$1,254.18		6/1/2020	$1,254.18			
	7/27/2020	$1,254.18		7/1/2020	$1,254.18			
	8/24/2020	$1,254.18		8/1/2020	$1,254.18			
	9/15/2020	$1,318.10		9/1/2020	$1,318.10			
	3/30/2021	$333.98				$333.98	$333.98	
	4/5/2021	$6,248.57				$6,248.57	$6,582.55	
	10/14/2020			10/1/2020	$1,254.18	-$1,254.18	$5,328.37	
	11/12/2020			11/1/2020	$1,254.18	-$1,254.18	$4,074.19	
	12/7/2020			12/1/2020	$1,254.18	-$1,254.18	$2,820.01	
	3/9/2021			1/1/2021	$1,254.18	-$1,254.18	$1,565.83	
	3/30/2021			2/1/2021	$982.53	-$982.53	$583.30	
	4/12/2021	$1,316.51		3/1/2021	$982.53	$333.98	$917.28	
	4/30/2021	$500.00		4/1/2021	$982.53	-$482.53	$434.75	
	5/10/2021	$560.78		5/1/2021	$982.53	-$421.75	$13.00	
	6/14/2021	$982.53		6/1/2021	$982.53		$13.00	
	7/22/2021	$1,381.60		7/1/2021	$1,381.60		$13.00	
	8/16/2021	$1,381.60		8/1/2021	$1,381.60		$13.00	
	10/12/2021	$1,381.60		9/1/2021	$1,381.60		$13.00	
	10/26/2021	$690.50				$690.50	$703.50	
	11/8/2021	$730.00		10/1/2021	$1,381.60	-$651.60	$51.90	
	11/8/2021				$38.57	-$38.57	$13.33	
	12/15/2021	$1,381.60				$1,381.60	$1,394.93	
	12/22/2021			11/1/2021	$1,381.60	-$1,381.60	$13.33	
	1/12/2022	$1,420.17		12/1/2021	$1,420.17		$13.33	
	7/29/2022	$11,374.36		1/1/2022	$1,381.60	$9,992.76	$10,006.09	

	8/16/2022			2/1/2022	$1,381.60	-$1,381.60	$8,624.49	
	8/16/2022			3/1/2022	$1,420.17	-$1,420.17	$7,204.32	
	8/16/2022			4/1/2022	$1,420.17	-$1,420.17	$5,784.15	
	8/16/2022			5/1/2022	$1,420.17	-$1,420.17	$4,363.98	
	8/16/2022			6/1/2022	$1,420.17	-$1,420.17	$2,943.81	
	8/16/2022			7/1/2022	$1,420.17	-$1,420.17	$1,523.64	
	8/16/2022			8/1/2022	$1,420.17	-$1,420.17	$103.47	
	8/16/2022				$90.47	-$90.47	$13.00	Principal Only Pmt
	8/31/2022	$1,420.17		9/1/2022	$1,420.17		$13.00	
	12/12/2022	$1,420.17		10/1/2022	$1,420.17		$13.00	
	2/6/2023	$1,420.17		11/1/2022	$1,420.17		$13.00	
	3/13/2023	$1,421.24		12/1/2022	$1,420.17	$1.07	$14.07	
	4/18/2023	$1,422.00		1/1/2023	$1,420.17	$1.83	$15.90	
	7/7/2023	$850.00				$850.00	$865.90	
	8/4/2023	$500.00				$500.00	$1,365.90	
	10/5/2023	$276.75		2/1/2023	$1,421.24	-$1,144.49	$221.41	
	11/21/2023	$400.00				$400.00	$621.41	
	12/11/2023	$600.00				$600.00	$1,221.41	
	12/5/2023	$12,821.18		3/1/2023	$1,421.24	$11,399.94	$12,621.35	
	12/5/2023			4/1/2023	$1,421.24	-$1,421.24	$11,200.11	
	12/5/2023			5/1/2023	$1,421.24	-$1,421.24	$9,778.87	
	12/5/2023			6/1/2023	$1,421.24	-$1,421.24	$8,357.63	
	12/5/2023			7/1/2023	$1,421.24	-$1,421.24	$6,936.39	
	12/5/2023			8/1/2023	$1,421.24	-$1,421.24	$5,515.15	
	12/5/2023			9/1/2023	$1,421.24	-$1,421.24	$4,093.91	
	12/5/2023			10/1/2023	$1,421.24	-$1,421.24	$2,672.67	
	12/5/2023			11/1/2023	$1,432.19	-$1,432.19	$1,240.48	
	12/5/2023				$640.48	-$640.48	$600.00	Escrow
	2/5/2024	$826.02		12/1/2023	$1,426.02	-$600.00		
	2/6/2024	$1,009.69				$1,009.69	$1,009.69	
	3/6/2024	$416.33		1/1/2024	$1,426.02	-$1,009.69		
	4/8/2024	$1,426.02		2/1/2024	$1,426.02			
	5/13/2024	$1,426.02		3/1/2024	$1,426.02			
	6/4/2024	$1,426.02		4/1/2024	$1,426.02			
	7/8/2024	$1,426.02		5/1/2024	$1,426.02			
	8/26/2024	$726.02				$726.02	$726.02	
	8/30/2024	$700.00		6/1/2024	$1,426.02	-$726.02		
	9/5/2024	$1,426.02		7/1/2024	$1,426.02			